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**STATE OF INDIANA**

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## **After The Storm**

**Indianapolis** – People in Indiana are anxious to return to their homes after the recent severe storms and flooding, but taking preventative measures now can save time and money later. Indiana Department of Homeland Security (IDHS) officials recommend taking the following precautions when beginning recovery efforts:

### **Returning Home For the First Time**

- Stay out of any building that is surrounded by floodwaters. Return only when local officials determine it is safe.
- Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
- Make sure electricity has been shut off. Then clean residual water from electrical sockets and plugs before power is turned back on.
- Do not approach wild animals that have taken refuge in your home. Wild animals such as snakes, opossums, and raccoons often seek refuge from floodwaters on upper levels of homes and have been known to remain after water recedes. Call your local animal control office or a local nuisance animal control business to handle the situation.
- Protect yourself during cleanup by wearing protective clothing such as boots, gloves and masks. Clean and disinfect everything that got wet.
- Discard any fresh or packaged food products that may have come in contact with floodwater.

### **Mold**

- Wipe off visible mold and clean floors and other hard surfaces with a mild soapy solution.
- Rinse and thoroughly dry the area using fans and dehumidifiers.
- Wash clothing and other fabric items with laundry soap and thoroughly dry them.
- Spraying with bleach or other mold retardant, or simply painting over the mold, only masks the problem and does not stop mold growth.
- Sanitize and dry, or remove wet ceiling tiles, wallboard, carpet, upholstered furniture and other porous materials immediately. Discard items with mold that cannot be removed.

## **Insurance**

- Local officials may require the disposal of damaged items. If you dispose of items, please keep a swatch or other sample of the damaged items for the adjustor.
- Separate damaged items from undamaged items. If necessary, place items outside the home.
- Take photographs. Take photos of any water in the house and damaged personal property as evidence for the adjuster to use to prepare your repair estimate.
- Make a list of damaged or lost items and include their age and value when feasible. If possible, have receipts for those items available for the adjustor.
- If you have damage estimates prepared by a contractor(s), provide them to the adjustor since they will be considered in the preparation of your repair estimate.
- Call your insurance company if an adjustor has not been assigned to you within several days.

## **Tips for hiring contractors include:**

- Get a written estimate. Compare services and prices before making a final decision. Also, read the fine print. Some contractors charge a fee for a written estimate, which is often applied to the cost of subsequent repairs they make.
- Check references. Contractors should be willing to provide names of previous customers.
- Ask for proof of insurance. Make sure the contractor carries general liability insurance and workers' compensation.
- Use reliable, licensed contractors. Call your local Better Business Bureau to inquire about a business before signing a contract. Insist on a written contract. A complete contract should clearly state all tasks to be performed, all associated costs and the payment schedule.
- Get guarantees in writing. Any guarantees made by the contractor should be written into the contract.
- Make final payments when the work is completed.
- Pay by check. Avoid on-the-spot cash payments. The safest route is to write a check to the contracting company.
- If necessary, cancel a contract in the proper manner. This should be done within three business days of signing. Be sure to follow the procedures for cancellation that are set out in the contract. Send the notification by registered mail with a return receipt to be signed by the contractor.

**Ensure proper identification – A FEMA or Small Business Administration (SBA) shirt or jacket is not absolute proof of someone's affiliation with an agency. Ask to see the laminated photo identification card; if they don't have it, they are probably not for real. Also note, FEMA NEVER REQUIRES ANY FEES.**